## Case 17-15805 Doc 1 Filed 05/22/17 Entered 05/22/17 15:12:23 Desc Main Document Page 1 of 51

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	☐ Check if this an amended filing

### Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar	e the name that is on government-issued ure identification (for mple, your driver's	leashia First name	First name
	licer	nse or passport).	Middle name	Middle name
	iden	g your picture tification to your ting with the trustee.	Parnell Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		ude your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer ntification number	xxx-xx-0066	

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Debtor 1 **leashia R Parnell** 

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names		I have not used any business name or EINs.  Business name(s)	☐ I have not used any business name or EINs.  Business name(s)		
		EINs	EINs		
5.	Where you live	18219 Kostner Ave.	If Debtor 2 lives at a different address:		
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Cook County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason.		
		Explain. (See 28 U.S.C. § 1408.)	Explain. (See 28 U.S.C. § 1408.)		

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Case number (if known) Debtor 1 leashia R Parnell

ar	Tell the Court About	Your E	Bankruptcy Ca	ise				
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required b</i> f page 1 and check the appropri	y 11 U.S.C. § 342(b) for Individuals Filing for Bank ate box.	ruptcy	
	choosing to file under		Chapter 7					
		□с	hapter 11					
			Chapter 12					
		<b>■</b> c	hapter 13					
			.,					
3.	How you will pay the fee		about how yo	u may pay. Typ attorney is subr	pically, if you are paying the fee	eck with the clerk's office in your local court for mo yourself, you may pay with cash, cashier's check, half, your attorney may pay with a credit card or cl	or money	
	☐ I need to pay the fee in installments. If you choose The Filing Fee in Installments (Official Form 103A).					choose this option, sign and attach the <i>Application for Individuals to Pay</i> 03A).		
			but is not req applies to you	uired to, waive y ur family size ar	your fee, and may do so only if your fee, and may do so only if you are unable to pay the fee	on only if you are filing for Chapter 7. By law, a jud your income is less than 150% of the official pover in installments). If you choose this option, you mu ficial Form 103B) and file it with your petition.	ty line that	
Have you filed for bankruptcy within the		■ No	0.					
	last 8 years?	☐ Ye	es.					
			District		When	Case number		
			District		When	Case number		
			District		When	Case number		
10.	Are any bankruptcy	■ No	0					
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Ye	es.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your	□ No	o. Go to l	ine 12.				
	residence?	■ Ye	es. Has yo	ur landlord obta	ained an eviction judgment agai	nst you and do you want to stay in your residence?	?	
			<b>.</b>	No. Go to line	12.			
			_	Yes. Fill out Inbankruptcy per		n Judgment Against You (Form 101A) and file it wi	th this	

Document Page 4 of 51 Case number (if known) Debtor 1 leashia R Parnell Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor ■ No. of any full- or part-time Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate 13. Are you filing under Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ■ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is ☐ Yes.

alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 leashia R Parnell Document Page 5 of 51 Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	otor 1 leashia R Parnell			Case	number (if known)		
Par	t 6: Answer These Quest	ions for Repo	orting Purposes				
16.	What kind of debts do you have?			consumer debts? Consumer debts a sonal, family, or household purpose.	re defined in 11 U.S.C. § 101(8) as "incurred by an		
			No. Go to line 16b.				
			Yes. Go to line 17.				
			Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.				
			No. Go to line 16c.				
			Yes. Go to line 17.				
		16c. St	ate the type of debts you	owe that are not consumer debts or t	pusiness debts		
17.	Are you filing under Chapter 7?	■ No. I a	m not filing under Chapte	er 7. Go to line 18.			
	Do you estimate that after any exempt			Do you estimate that after any exem vailable to distribute to unsecured cre	ot property is excluded and administrative expenses editors?		
	property is excluded and administrative expenses		No				
	are paid that funds will be available for distribution to unsecured creditors?		Yes				
18.	How many Creditors do you estimate that you owe?	<b>1</b> -49		<b>1</b> ,000-5,000	☐ 25,001-50,000		
		☐ 50-99		<b>5001-10,000</b>	50,001-100,000		
		□ 100-199 □ 200-999		□ 10,001-25,000	☐ More than100,000		
19.	How much do you	<b>\$0 - \$50</b> ,	000	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion		
	estimate your assets to be worth?	\$50,001		□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 millio			
		□ \$100,001 □ \$500,001		□ \$100,000,001 - \$500 milli			
20.	How much do you estimate your liabilities	<b>\$0 - \$50</b> ,		□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion		
	to be?	□ \$50,001	· ·	□ \$10,000,001 - \$50 millior □ \$50,000,001 - \$100 millio			
		□ \$100,001 □ \$500,001		□ \$100,000,001 - \$500 milli			
Par	t 7: Sign Below						
For	you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.					
					eligible, under Chapter 7, 11,12, or 13 of title 11, and I choose to proceed under Chapter 7.		
				not pay or agree to pay someone when notice required by 11 U.S.C. § 342	o is not an attorney to help me fill out this 2(b).		
		I request reli	ef in accordance with the	chapter of title 11, United States Coo	le, specified in this petition.		
		bankruptcy of and 3571.	ase can result in fines up		oney or property by fraud in connection with a to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519,		
		/s/ leashia leashia R		Signature of	Debtor 2		
		Signature of		ŭ			
		Executed on	May 22, 2017	Executed or	ı		
			MM / DD / YYYY		MM / DD / YYYY		

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Debtor 1 leashia R Parnell Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

	Briggs MBE Attorney for Debtor	_ Date	May 22, 2017 MM / DD / YYYY
Ross H. Br	iggs MBE		
Ross H Bri	iggs, Attorney At Law		
Chicago, II	53rd Street, suite 423 L 60615 City, State & ZIP Code		
Contact phone	773-220-7007	Email address	r-briggs@sbcglobal.net
#31633 #27			

		Docume	ent Page 8 of 51	
Fill in this inform	nation to identify your	case:		
Debtor 1	leashia R Parnell			
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
Jnited States Bar	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				<b>—</b> 01 1 7 7 1 1
if known)				Check if this is an amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	1: Summarize Your Assets		
		Your as	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	18,102.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	18,102.00
Par	2: Summarize Your Liabilities		
			abilities you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	26,370.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	4,568.38
	Your total liabilities	\$	30,938.38
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,005.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,386.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	nedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a bounded purpose "1411.5.0. \$ 101(0). Fill out lines 8.00 for detictical purposes 28.11.5.0. \$ 150	a personal,	family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

Debtor 1 leashia R Parnell Document Page 9 of 51 Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$\_\_\_\_\_1,405.68

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

		Document	Page 10 of 51		
Fill in this in	formation to identify your	case and this filing:			
Debtor 1	leashia R Parnell				
200101 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS		
	, .,				
Case number	r		_		☐ Check if this is an
					amended filing
Official F	Form 106A/B				
		<b>.</b>			
Sched	ule A/B: Prop	erty			12/15
hink it fits bes nformation. If I Answer every o	t. Be as complete and accura more space is needed, attach question.	e items. List an asset only once. If te as possible. If two married peop a separate sheet to this form. On t , Land, or Other Real Estate You O	le are filing together, both ar he top of any additional page	re equally responsible for sup	oplying correct
Do you own	or have any legal or equitable	e interest in any residence, building	g. land, or similar property?		
		microst in any residence, banding	,, iana, or onimal property.		
No. Go to					
☐ Yes. Whe	ere is the property?				
Part 2: Descr	ribe Your Vehicles				
someone else		itable interest in any vehicles, e, also report it on Schedule G: E ility vehicles, motorcycles			
3.1 Make:	Chevy	Who has an interest in t	he property? Check one	Do not deduct secured cla	
Model:	Malibu	■ Debtor 1 only		the amount of any secured Creditors Who Have Clain	
Year:	2015	Debtor 2 only			
Approx	imate mileage: 72,	400 Debtor 1 and Debtor 2	only	Current value of the entire property?	Current value of the portion you own?
Other in	nformation:	☐ At least one of the deb	otors and another		
4 doo	r	Check if this is comm	nunity property	\$16,000.00	\$16,000.00
Examples: I  No Yes  Add the d pages you	Boats, trailers, motors, personal sollar value of the portion you have attached for Part 2.	TVs and other recreational vehonal watercraft, fishing vessels, s  you own for all of your entries of the that number here	nowmobiles, motorcycle ac	y entries for	\$16,000.00  Current value of the ortion you own? On not deduct secured
. Household	d goods and furnishings			С	laims or exemptions.
, iiouseiioit	a goodo ana turinomiyo				

Examples: Major appliances, furniture, linens, china, kitchenware

■ No

Official Form 106A/B Schedule A/B: Property

Dobtor	Case 17-15805 Doc 1 Filed 05/22/17 Entered 05/22/17 15:12:23  Document Page 11 of 51  Case number (if known)	Desc Main
Debtor		
Ll Y€	es. Describe	
	nples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music of including cell phones, cameras, media players, games	collections; electronic devices
		4050 00
	Electronics	\$250.00
Exar ■ No	ctibles of value  nples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin other collections, memorabilia, collectibles  ss. Describe	, or baseball card collections;
Exar	oment for sports and hobbies  nples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes musical instruments  ss. Describe	and kayaks; carpentry tools;
■ No	mples: Pistols, rifles, shotguns, ammunition, and related equipment	
	mples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories	
	Clothing	\$100.00
	mples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, g	gold, silver \$ <b>50.00</b>
Exa ■ No	es. Describe	
■ No	other personal and household items you did not already list, including any health aids you did not list os. Give specific information	
	d the dollar value of all of your entries from Part 3, including any entries for pages you have attached Part 3. Write that number here	\$400.00
	Describe Your Financial Assets	
Do you	own or have any legal or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.

Official Form 106A/B Schedule A/B: Property page 2

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Case number (if known) Document Debtor 1 leashia R Parnell 16 Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ Yes. 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: Yes..... Other financial account **Netspend Debit Card** \$2.00 17 1 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and ioint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: 401K \$1,700.00 **Employer Pension Plan** 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No

☐ Yes. Give specific information about them...

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Debto	or 1	leashia R Parnell		Document	Case number (if known)	
E	Examp No	es, franchises, and other les: Building permits, exclu	sive licenses		n holdings, liquor licenses, professional licens	es
Mone	ev or r	property owed to you?				Current value of the
	, ,					portion you own? Do not deduct secured claims or exemptions.
	No	unds owed to you  Give specific information at	pout them, inc	cluding whether you alre	ady filed the returns and the tax years	
E	xamp No	support les: Past due or lump sum Give specific information		usal support, child suppo	ort, maintenance, divorce settlement, property	settlement
<b>=</b>	xamp No	mounts someone owes y les: Unpaid wages, disabili benefits; unpaid loans Give specific information	ty insurance ¡		efits, sick pay, vacation pay, workers' compe	nsation, Social Security
<b>E</b>	<i>xamp</i> No	s in insurance policies les: Health, disability, or life			HSA); credit, homeowner's, or renter's insurar	nce
		Com	pany name:		Beneficiary:	Surrender or refund value:
lf s ■	you a omeoi No	erest in property that is done the beneficiary of a living the has died.  Give specific information			ed surance policy, or are currently entitled to rece	eive property because
<b>E</b>	xamp No	against third parties, who les: Accidents, employment			it or made a demand for payment s to sue	
	No	ontingent and unliquidat	ed claims of	every nature, including	g counterclaims of the debtor and rights to	set off claims
	No	ancial assets you did not	already list			
	Yes.	Give specific information				
					ny entries for pages you have attached	\$1,702.00
Part 5	Des	cribe Any Business-Related	Property You	Own or Have an Interest	In. List any real estate in Part 1.	
<b>I</b>	No. Go	wn or have any legal or equi to Part 6. o to line 38.	table interest	in any business-related p	roperty?	

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Case number (if known) Document Debtor 1 leashia R Parnell Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? ■ No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership

☐ Yes. Give specific information.......

54. Add the dollar value of all of your entries from Part 7. Write that number here ......

\$0.00

Part	8:	List the Totals of Each Part of this Form				
55.	Part 1	1: Total real estate, line 2				\$0.00
56.	Part 2	2: Total vehicles, line 5		\$16,000.00	_	
57.	Part 3	3: Total personal and household items, line 15		\$400.00		
58.	Part 4	4: Total financial assets, line 36		\$1,702.00		
59.	Part 5	5: Total business-related property, line 45		\$0.00		
60.	Part 6	6: Total farm- and fishing-related property, line 52		\$0.00		
61.	Part 7	7: Total other property not listed, line 54	+	\$0.00		
62.	Total	personal property. Add lines 56 through 61		\$18,102.00	Copy personal property total	\$18,102.00

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$18,102.00

Official Form 106A/B Schedule A/B: Property page 5

		I A A A I II I I I		
Fill in this infor	rmation to identify your	case:		
Debtor 1	leashia R Parnell			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing

### Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
2015 Chevy Malibu 72,400 miles 4 door	\$16,000.00		\$0.00	735 ILCS 5/12-1001(c)
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
Electronics Line from Schedule A/B: 7.1	\$250.00		\$250.00	735 ILCS 5/12-1001(b)
Line Holli Schedule A/B. 7.1			100% of fair market value, up to any applicable statutory limit	
Clothing Line from Schedule A/B: 11.1	\$100.00		\$100.00	735 ILCS 5/12-1001(a)
Ellie IIolii Genedale A.B. TTT			100% of fair market value, up to any applicable statutory limit	
Jewelry Line from Schedule A/B: 12.1	\$50.00		\$50.00	735 ILCS 5/12-1001(b)
Elle Holli Goriedale / V.B. 1211			100% of fair market value, up to any applicable statutory limit	
Other financial account: Netspend Debit Card	\$2.00		\$2.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit	

Filed 05/22/17 Case 17-15805 Entered 05/22/17 15:12:23 Page 16 of 51 Document Debtor 1 leashia R Parnell Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B 401K: Employer Pension Plan 735 ILCS 5/12-1006 \$1,700.00 \$1,700.00 Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Doc 1

Yes

Desc Main

Case	17-15805	Doc 1 Filed 05/		d 05/22/17 15::	12:23 Desc N	1ain
Fill in this information	on to identify you			()[ .]]		
Debtor 1	eashia R Parne	ell				
-	irst Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankru	iptcy Court for the	NORTHERN DISTRIC	TOF ILLINOIS			
Case number						
(if known)					_	if this is an ded filing
						aca ming
Official Form 1	06D					
Schedule D:	Creditors	Who Have Cla	aims Secured	by Property	<b>v</b>	12/15
Re as complete and acc	curata as nossible	If two married people are fili	ng together, both are eg	ially responsible for su	nnlying correct informa	tion If more snace
s needed, copy the Ad		out, number the entries, and				
number (if known). 1. Do any creditors hav	a claims sacurad h	v vour property?				
		his form to the court with y	our other schedules. Vo	ou have nothing else to	report on this form	
	of the information	·	odi otiloi sorioddios. To	d have nothing clac to	o report on this form.	
		below.				
<u> </u>	ecured Claims			Column A	Column B	Column C
		more than one secured claim, as a particular claim, list the other		Amount of claim	Value of collateral	Unsecured
much as possible, list th	e claims in alphabeti	cal order according to the cred	litor's name.	Do not deduct the value of collateral.	that supports this claim	portion If any
Santander Co	onsumer					•
Creditor's Name		Describe the property that		\$26,370.00	\$16,000.00	\$10,370.00
Creditor's Name		2015 Chevy Malibu 7	2,400 miles			
Po Box 9612	-	As of the date you file, the apply.	Claim IS: Check all that			
Ft Worth, TX	76161	☐ Contingent				
Number, Street, City	, State & Zip Code	Unliquidated				
	O	☐ Disputed				
Who owes the debt?	Check one.	Nature of lien. Check all the	,			
Debtor 1 only			(such as mortgage or sec	ured		
Debtor 2 only		,				
Debtor 1 and Debtor		☐ Statutory lien (such as ta				
At least one of the de		☐ Judgment lien from a lav				
Check if this claim community debt	relates to a	Other (including a right to	o offset) Purchase N	Ioney Security		
	Opened					
	06/15 Last					
Date debt was incurred	Active d 12/26/16	Last 4 digits of acc	ount number 1000			
Date dest was medited	- IZIZUIU		Jan Humber			
Add the dollar value	of your entries in C	olumn A on this page. Write	that number here:	\$26.37	0.00	

If this is the last page of your form, add the dollar value totals from all pages. \$26,370.00 Write that number here:

### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	Case 17-13003 L	Document	Page 18	R of 51	2.23 Des	o main
Fill in this i	nformation to identify your		1 7111. 11			
Debtor 1	leashia R Parnell					
20010	First Name	Middle Name	Last Name			
Debtor 2	, <u> </u>					
(Spouse if, filing	) First Name	Middle Name	Last Name			
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS			
Case number	er					
(II KIIOWII)						neck if this is an nended filing
Schedul Be as comple any executory Schedule G: E Schedule D: C	te and accurate as possible. Us y contracts or unexpired leases Executory Contracts and Unexp Creditors Who Have Claims Sec	Tho Have Unsecured se Part 1 for creditors with PRIORIT that could result in a claim. Also living Leases (Official Form 106G). Dured by Property. If more space is a	Y claims and I st executory o o not include needed, copy	ontracts on Schedule A/B: any creditors with partially the Part you need, fill it out	Property (Officiant secured claims to the entre the entr	I Form 106A/B) and on hat are listed in ies in the boxes on the
name and cas	se number (if known).	ge. If you have no information to rep	ort in a Part, o	do not file that Part. On the	top of any additi	onal pages, write your
	ist All of Your PRIORITY Un					
1. Do any c	reditors have priority unsecure	d claims against you?				
No. G	o to Part 2.					
☐ Yes.						
Part 2:	ist All of Your NONPRIORIT	Y Unsecured Claims				
□ No. Y		art. Submit this form to the court with				
unsecure	d claim, list the creditor separately	aims in the alphabetical order of th y for each claim. For each claim listed ist the other creditors in Part 3.If you h	, identify what t	ype of claim it is. Do not list of	claims already incli	uded in Part 1. If more
						Total claim
	ed Collection Services	Last 4 digits of acc	ount number	3301	_	\$142.00
308 Sui	priority Creditor's Name 80 South Durango Drive te 208 5 Vegas, NV 89117	When was the debt	incurred?	Opened 3/05/16		
Num	ber Street City State Zlp Code incurred the debt? Check one.	<del>-</del>	ile, the claim i	s: Check all that apply		
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	At least one of the debtors and and	_ '	ITY unsecured	d claim:		
	Check if this claim is for a comm	□ - · · · ·				
debt				ration agreement or divorce	that you did not	
	No			g plans, and other similar de	ebts	
		Other. Specify	Sprint			

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Debtor 1 leashia R Parnell Case number (if know) 4.2 City of Chicago \$1,230.38 Last 4 digits of account number 2847 Nonpriority Creditor's Name **Department of Finance** When was the debt incurred? 2012 P.O. Box 88292 Chicago, IL 60680-1292 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Tickets ☐ Yes City of Country Club Hills 4.3 Last 4 digits of account number 2847 \$25.00 Nonpriority Creditor's Name 4200 W Main Street When was the debt incurred? Country Club Hills, IL 60478 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:  $\square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Tickets ☐ Yes **Corinthian Colleges Inc** \$0.00 4.4 Last 4 digits of account number 3659 Nonpriority Creditor's Name Opened 12/07 Last Active 6 Hutton Centre Dr #400 When was the debt incurred? 04/12 Santa Ana, CA 92707 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans  $\square$  Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify **Notice Only** 

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Case number (if know) Debtor 1 leashia R Parnell 4.5 \$0.00 Credit One Bank Na Last 4 digits of account number 1960 Nonpriority Creditor's Name Opened 10/15 Last Active Po Box 98873 When was the debt incurred? 12/18/15 Las Vegas, NV 89193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Notice Only** Other. Specify 4.6 **III Dept of Employment Security** 0066 \$1,800.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 19286 Springfield, IL 62794 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Overpayment Other. Specify 4.7 **Illinois Tollway** \$650.00 Last 4 digits of account number 0066 Nonpriority Creditor's Name When was the debt incurred? P.O. Box 5201 Lisle, IL 60532 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Tollway Fees

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Debtor 1 leashia R Parnell Case number (if know) 4.8 \$721.00 Midland Funding Last 4 digits of account number 3440 Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? **Opened 08/16** Po Box 939069 San Diego, CA 92193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No **Factoring Company Account Credit One** Other. Specify Bank N.A. ☐ Yes 4.9 **Navient** Last 4 digits of account number \$0.00 1227 Nonpriority Creditor's Name Opened 12/07 Last Active Attn: Bankruptcy Po Box 9500 When was the debt incurred? 4/30/17 Wilkes-Barr, PA 18773 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify **Educational-notice only** 4 1 Sallie Mae 0828 \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Attn: Navient Opened 08/08 Last Active Po Box 9500 09/09 When was the debt incurred? Wilkes-Barr, PA 18873 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify **Notice Only** 

ebtor 1	leashia R	Parnell	Document Page 2	2 Of 5 Case n	1 umber (	if know)		
		el Correspondence	Last 4 digits of account number	0066				\$0.00
A	lonpriority Cred Attn: Bankr PO Box7949	uptcy	When was the debt incurred?					
C	Overland Park, KS 66207-0949  Number Street City State Zlp Code  Who incurred the debt? Check one.		As of the date you file, the claim	is: Check	all that a	pply		
V								
	Debtor 1 onl	у	☐ Contingent					
	Debtor 2 onl	у	☐ Unliquidated					
	Debtor 1 and	d Debtor 2 only	☐ Disputed					
	At least one	of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
		s claim is for a community	☐ Student loans					
	lebt s the claim sul	bject to offset?	Obligations arising out of a separe report as priority claims	aration ag	reement	or divorce that you did r	not	
	No	.,	Debts to pension or profit-shari	ng plans,	and other	similar debts		
	⊒ Yes		■ Other. Specify Notice Onl					
	⊒ res		Other. Specify	<b>y</b>				
- 1	J S Dept Of		Last 4 digits of account number	R24A	<b>L</b>	_		\$0.00
N	Nonpriority Cred	ditor's Name		Oper	od 07/	NO Last Astiva		
	2505 S Finle ∟ombard, IL	ey Rs Ste100 - 60148	When was the debt incurred?	5/03/		08 Last Active		
		City State Zlp Code	As of the date you file, the claim	is: Check	all that a	pply		
V	Vho incurred t	he debt? Check one.						
	Debtor 1 onl	•	☐ Contingent					
	Debtor 2 onl	у	☐ Unliquidated					
		d Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d claim:				
		of the debtors and another	Student loans	u ciaiiii.				
	⊐ Check if thi։ lebt	s claim is for a community	☐ Obligations arising out of a sepa				4	
		bject to offset?	report as priority claims	aration ag	reement	or divorce that you did r	101	
	No		☐ Debts to pension or profit-sharing	ng plans,	and other	similar debts		
	☐ Yes		Other. Specify					
			Educationa	al-notic	e only			
art 3:	List Others	s to Be Notified About a Deb	t That You Already Listed					
is trying have mo	to collect fro ore than one c for any debts	m you for a debt you owe to son		Parts 1	or 2, the	n list the collection ag	ency here	e. Similarly, if you
	e amounts of unsecured cla		ns. This information is for statistical i	eporting	purpose	-	. Add the	amounts for each
	6a.	Domestic support obligations		6a.	\$	Total Claim	. 00	
То		Domestic Support obligations		ou.	Ψ		0.00	
clair rom Par		Taxes and certain other debts	you owe the government	6b.	\$	•	0.00	
Jiii i di	6c.		njury while you were intoxicated	6c.	\$ —		0.00	
	6d.	•	cured claims. Write that amount here.	6d.	\$		0.00	
	6e.	Total Priority. Add lines 6a throu	ugh 6d.	6e.	\$	0	0.00_	
						Total Claim		
	6f.	Student loans		6f.	\$		0.00	

claims from Part 2 Official Form 106 E/F

Total

6g.

Obligations arising out of a separation agreement or divorce that

0.00

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Debtor 1 leashia R Parnell

6h.	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 4,568.38
6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 4,568.38

Official Form 106 E/F

		12(1)	$\frac{1}{2}$	
Fill in this infor	mation to identify your	case:		
Debtor 1	leashia R Parnell			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if
				amended

## Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Andrell Holmes 18219 Kostner Ave Tinley Park, IL 60477	No formal lease lives with relatives and contributes \$300.00 to the household per month.

		Docume	<u>nt Page 25 d</u>	of 51	
Fill in this	information to identify your o	ase:			
Debtor 1	leashia R Parnell				
Debior 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filin	ng) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	her				
(if known)	Dei				☐ Check if this is an
					amended filing
Sched Codebtors Deople are	I Form 106H  Iule H: Your Code  are people or entities who ar filing together, both are equa nd number the entries in the	e also liable for any deb illy responsible for supp	lying correct informat	tion. If more space is needed	, copy the Additional Page,
	and case number (if known).			o this page. On the top of ar	y Additional Pages, write
1. Do y	you have any codebtors? (If y	ou are filing a joint case,	do not list either spouse	as a codebtor.	
■ No					
☐ Yes	•				
<b>—</b> 103	•				
	hin the last 8 years, have you a, California, Idaho, Louisiana,				s <i>and territorie</i> s include
■ No	Go to line 3.				
`	s. Did your spouse, former spou	se or legal equivalent live	with you at the time?		
<b>—</b> 103	s. Dia your spouse, former spou	sc, or legal equivalent live	with you at the time:		
in line Form out Co	umn 1, list all of your codebto 2 again as a codebtor only if 106D), Schedule E/F (Official olumn 2.	that person is a guaran	tor or cosigner. Make	sure you have listed the cree 16G). Use Schedule D, Sched	ditor on Schedule D (Official
	Name, Number, Street, City, State and ZIF	<sup>2</sup> Code		Check all schedules that	-
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
-	North are Otro of			_	
	Number Street City	State	ZIP Code		
3.2				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
ī	Number Street			_	
	City	State	ZIP Code		

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Fill	in this information	to identify your ca	ase:									
	otor 1	leashia R Pa										
	otor 2 buse, if filing)						_					
Uni	ted States Bankrup	otcy Court for the	NORTHERN DISTRIC	T OF ILLINOI	S		_					
	se number								nded emen	t showing	g postpetitior	
O	fficial Form	106l						MM / DI			mowing date	
S	chedule I:	Your Inco	ome					WIWI / D	, , ,	• •		12/15
spo	use. If you are se ch a separate she	parated and you	are married and not filir r spouse is not filing wi On the top of any addition	th you, do no	t include in	form	natio	n about your	spou	se. If mo	ore space is	needed,
1.	Fill in your emp information.	loyment		Debtor 1				Debt	or 2 c	or non-fil	ling spouse	
	If you have more		Employment status	■ Employe	d			□ Ei	nploy	ed		
	attach a separate page with information about additional	Linployment status	☐ Not emp	loyed			□ N	ot emp	ployed			
	employers.		Occupation	Floor Supervisor								
	Include part-time self-employed wo		Employer's name	McDonald Center	's of York	tow	n					
		Occupation may include student or homemaker, if it applies. <b>Employer's addre</b>		1 Yorktown Shopping Center Lombard, IL 60148			er 					
			How long employed the	nere? 2	1/2 yrs							
Par	t 2: Give De	etails About Mon	thly Income									
spou If yo	mate monthly incuse unless you are	ome as of the da separated.	ate you file this form. If y				•			•	·	· ·
								For Debtor 1			otor 2 or ng spouse	
2.			ry, and commissions (be calculate what the monthly			2.	\$	1,612.0	0	\$	N/A	
3.	Estimate and lis	st monthly overti	me pay.			3.	+\$	0.0	0	+\$	N/A	-
4.	Calculate gross	Income. Add lin	ne 2 + line 3.			4.	\$	1,612.00		\$	N/A	

Official Form 106I Schedule I: Your Income page 1

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Debto	or 1	leashia R Parnell		Case r	number (if known)			
				For	Debtor 1		Debtor 2 or a-filing spous	
	Cop	by line 4 here	4.	\$	1,612.00	\$		/A
_					,	_		<u>-                                      </u>
		all payroll deductions:	_	•		•		
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	162.00			<u>/A</u>
	5b.	Mandatory contributions for retirement plans	5b.	»	0.00	\$_		/A
	5c. 5d.	Voluntary contributions for retirement plans Required repayments of retirement fund loans	5c. 5d.	\$ 	64.00 0.00	· \$_		<u>/A</u> /A
	5e.	Insurance	5e.	<b>\$</b> —	0.00	· • —		/ <u>A</u> /A
	5f.	Domestic support obligations	5f.	\$	0.00	\$ 		/ <u>A</u>
	5g.	Union dues	5g.	<u> </u>	0.00	· • • —		/A
	5h.	Other deductions. Specify:	5h.+	- \$	0.00	+ \$		/A
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	226.00	\$	N	/A
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	1,386.00	\$	N	/A
	List 8a.	all other income regularly received:  Net income from rental property and from operating a busine profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	s al	_		_		
	01	monthly net income.	8a.	\$	0.00	. \$_		/A
	8b. 8c.	Interest and dividends  Family support payments that you, a non-filing spouse, or a c	8b.	\$	0.00	. \$_	N	<u>/A</u>
		regularly receive Include alimony, spousal support, child support, maintenance, div settlement, and property settlement.	rorce 8c.	\$	0.00	\$_		/A
	8d.	Unemployment compensation	8d.	\$	0.00	. \$_		<u>/A</u>
	8e.	Social Security	8e.	\$	0.00	\$	N	/A
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash that you receive, such as food stamps (benefits under the Suppler Nutrition Assistance Program) or housing subsidies. Specify: Food Stamps Pension or retirement income	mental 8f. 8g.	\$ 	165.00 0.00	\$ \$		/A /A
	٥L	Pro-rated federal and sta		•	454.00	+ \$	N	/A
	8h.	Other monthly income. Specify: refund	8h.⊦	- \$_	434.00	+ \$_	14	
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	619.00	\$_		N/A
10	Cal	culate monthly income. Add line 7 + line 9.	10. \$	-	2,005.00 + \$		N/A = \$	2,005.00
		I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			-,000.00			2,000.00
	Incl othe Do	te all other regular contributions to the expenses that you list in ude contributions from an unmarried partner, members of your house or friends or relatives.  not include any amounts already included in lines 2-10 or amounts the cify:	ehold, your depen	•	•	•	Schedule J.	0.00
		the amount in the last column of line 10 to the amount in line 1 te that amount on the Summary of Schedules and Statistical Summa lies					12. \$_	2,005.00
	_							thly income
13.	Do∶ ■ □	you expect an increase or decrease within the year after you file  No.  Yes. Explain:	e this form?					

Official Form 106I Schedule I: Your Income page 2

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FIII	in this information to identify your case:				
Deb	otor 1 leashia R Parnell		Chec	k if this is:	
			_	An amended filing	
	otor 2			A supplement show 13 expenses as of	ving postpetition chapter
(Spo	ouse, if filing)			rs expenses as or	the following date.
Unit	ted States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLIN	NOIS	=	MM / DD / YYYY	
Cas	se number				
(If k	nown)				
Of	fficial Form 106J				
S	chedule J: Your Expenses				12/15
	as complete and accurate as possible. If two married people a	are filing together bo	oth are equa	ally responsible fo	
info	ormation. If more space is needed, attach another sheet to this mber (if known). Answer every question.				
Par	rt 1: Describe Your Household				
1.	Is this a joint case?				
	■ No. Go to line 2.				
	☐ Yes. Does Debtor 2 live in a separate household?				
	□ No				
	☐ Yes. Debtor 2 must file Official Form 106J-2, Expense	es for Separate House	hold of Debt	tor 2.	
2.	Do you have dependents? ☐ No				
۷.	, — — — — — — — — — — — — — — — — — — —				
	Do not list Debtor 1 and Debtor 2.   Yes. Fill out this information for each dependent	Dependent's relation  Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents names.	Daughter		15 mths	■ Yes
					□ No
					☐ Yes
					□ No
					☐ Yes
					□ No
2	De verm emene include				☐ Yes
3.	Do your expenses include expenses of people other than				
	yourself and your dependents?				
Dor	t Or Festimete Very Ongoing Monthly Evnences				
	tt 2: Estimate Your Ongoing Monthly Expenses timate your expenses as of your bankruptcy filing date unless	you are using this fo	orm as a su	nnlement in a Cha	inter 13 case to report
exp	penses as of a date after the bankruptcy is filed. If this is a supplicable date.				
Inc	lude expenses paid for with non-cash government assistance	if you know			
the	value of such assistance and have included it on Schedule I:			Vauravm	
(Of	ficial Form 106I.)			Your expe	enses
1	The rental or home ownership expenses for your residence.	Include first mortgogs			
4.	payments and any rent for the ground or lot.	include first mortgage	4. \$		300.00
	If not included in line 4:				
	4a. Real estate taxes		4a. \$		0.00
	4b. Property, homeowner's, or renter's insurance		4a. \$ 4b. \$		0.00
	4c. Home maintenance, repair, and upkeep expenses		4c. \$		0.00
	4d. Homeowner's association or condominium dues		4d. \$		0.00
5.	Additional mortgage payments for your residence, such as he	ome equity loans	5. \$		0.00

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Debto	r 1 <u>leashia</u>	R Parnell	Case num	ber (if known)	
3. <b>l</b>	Utilities:				
		y, heat, natural gas	6a.	\$	0.00
		ewer, garbage collection	6b.		0.00
		ne, cell phone, Internet, satellite, and cable services	6c.	· -	50.00
	•		6d.		
	- · · · - · - ·			· ·	0.00
		sekeeping supplies	7.	· -	165.00
. (	Childcare and	children's education costs	8.	\$	160.00
. (	Clothing, laun	dry, and dry cleaning	9.	\$	150.00
). <b>F</b>	ersonal care	products and services	10.	\$	70.00
. 1	Medical and d	ental expenses	11.	\$	10.00
		n. Include gas, maintenance, bus or train fare.	12.	\$	290.00
	Do not include	1 2		·	
		, clubs, recreation, newspapers, magazines, and books	13.	·	11.00
ł. <b>(</b>	Charitable con	tributions and religious donations	14.	\$	0.00
	nsurance.				
		insurance deducted from your pay or included in lines 4 or 20.			
1	15a. Life insur	rance	15a.	\$	0.00
1	15b. Health in	surance	15b.	\$	0.00
1	15c. Vehicle ii	nsurance	15c.	\$	180.00
1	15d. Other ins	surance. Specify:	15d.	\$	0.00
		include taxes deducted from your pay or included in lines 4 or 20.		*	0.00
5	Specify:		16.	\$	0.00
		lease payments:			
1	17a. Car payn	nents for Vehicle 1	17a.	\$	0.00
1	17b. Car payn	nents for Vehicle 2	17b.	\$	0.00
1	17c. Other. Sp	pecify:	17c.	\$	0.00
1	17d. Other. Sp	pecify:	17d.	\$	0.00
		s of alimony, maintenance, and support that you did not report as		· —	
		your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
		ts you make to support others who do not live with you.		\$	0.00
	Specify:	, , , , , , , , , , , , , , , , , , , ,	19.	· -	
		perty expenses not included in lines 4 or 5 of this form or on Sche		our Income	
		es on other property	20a.		0.00
	20b. Real esta		20b.		0.00
				·	
		, homeowner's, or renter's insurance	20c.	·	0.00
		ance, repair, and upkeep expenses	20d.		0.00
2	20e. Homeow	ner's association or condominium dues	20e.	\$	0.00
i. (	Other: Specify:		21.	+\$	0.00
, <b>(</b>	Calculate vou	monthly expenses			
	22a. Add lines	•		\$	1,386.00
		•			1,300.00
		22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
2	22c. Add line 2	2a and 22b. The result is your monthly expenses.		\$	1,386.00
3. <b>(</b>	Calculate your	monthly net income.			
2	23a. Copy line	e 12 (your combined monthly income) from Schedule I.	23a.	\$	2,005.00
		ur monthly expenses from line 22c above.	23b.		1,386.00
_	Cop, joc		200.		1,500.00
2		your monthly expenses from your monthly income.		•	640.00
	The resu	It is your monthly net income.	23c.	\$	619.00
⊿ г	Do vou expect	an increase or decrease in your expenses within the year after yo	ou file this	form?	
		you expect to finish paying for your car loan within the year or do you expect you			e or decrease because o
		e terms of your mortgage?		, , :	
ı	No.				
	□ Yes.	Explain here:			
L	<b>ユ</b> 1せ5.	Explain note.			

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Fill in this info	rmation to identify your	case:			
Debtor 1	leashia R Parnell				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					Check if this is an
					amended filing
Official For	rm 106Dec				
Declara	tion About a	an Individual	Debtor's Sc	hedules	12/15
<u> </u>	THE TANK THE	an marriada.	<b>D D D D D D D D D D</b>	11044100	12/13
If two married	people are filing togethe	r, both are equally respor	nsible for supplying cor	rect information.	
V		9 - b l t b - d - l		Maldon a falso atatam	
					ent, concealing property, or or imprisonment for up to 20
	18 U.S.C. §§ 152, 1341, 1		,,	, , , , , , , , , , , , , , , , , , ,	
Çi.	gn Below				
31	gii below				
Did you n	av or agree to pay some	eone who is NOT an attor	nev to help you fill out b	nankruptcy forms?	
2.0,00.6	ay or agree to pay come				
■ No					
☐ Yes.	Name of person			Attach Bankru	ptcy Petition Preparer's Notice,
_	·			Declaration, a	nd Signature (Official Form 119)
	nalty of perjury, I declare are true and correct.	that I have read the sum	mary and schedules file	d with this declaration	and
-			V		
	ashia R Parnell ia R Parnell		X Signature of	Debtor 2	
	ure of Debtor 1		Olgitatule of	DODIOI Z	
=					

Date \_\_\_\_\_

Date May 22, 2017

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Fill	l in this inform	nation to identify you	r case:					
_	btor 1	leashia R Parnel						
		First Name	Middle Name	Last Name				
	btor 2 buse if, filing)	First Name	Middle Name	Last Name				
Un	ited States Bar	nkruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS				
Ca	se number							
	nown)					Check if this is an mended filing		
Of	ficial Fo	rm 107						
			Affairs for Indivi	duals Filing for B	ankruptcy	4/10		
info	rmation. If m		attach a separate sheet to		equally responsible for sup y additional pages, write you			
			arital Status and Where You	ı Lived Before				
1.	What is your	current marital statu	ıs?					
	<ul><li>☐ Married</li><li>■ Not married</li></ul>	ried						
2.	During the la	ıst 3 years, have you	lived anywhere other than	where you live now?				
	■ No							
	_	t all of the places you I	ived in the last 3 years. Do no	ot include where you live now	<i>I</i> .			
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	ldress:	Dates Debtor 2 lived there		
<b>3.</b> stat					ity property state or territory ico, Texas, Washington and W			
	■ No							
	_	ke sure you fill out <i>Scl</i>	hedule H: Your Codebtors (O	fficial Form 106H).				
Pa	rt 2 Explain	n the Sources of You	ır Income					
4.	Fill in the tota	I amount of income yo	u received from all jobs and	ng a business during this yeall businesses, including part e together, list it only once ur		ndar years?		
	□ No							
	Yes. Fill	in the details.						
			Debtor 1		Debtor 2			
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)		
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$4,746.73	☐ Wages, commissions, bonuses, tips			
			☐ Operating a business		☐ Operating a business			

Official Form 107

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Case number (if known)

Document Debtor 1 leashia R Parnell

					_	
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inco	
For last cale (January 1 to	ndar year: o December 3	31, 2016 )	■ Wages, commissions, bonuses, tips			nissions,
			☐ Operating a business		☐ Operating a b	usiness
	ndar year bef December 3		■ Wages, commissions, bonuses, tips	\$17,199.00	☐ Wages, common bonuses, tips	nissions,
			☐ Operating a business		Operating a b	usiness
Include ir and other winnings.  List each	ncome regardl r public benefi . If you are filir	ess of wheth t payments; p ng a joint cas ne gross inco	er that income is taxable. Ex pensions; rental income; inte e and you have income that		ed from lawsuits; renly once under Del	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inco Describe below.	me Gross income (before deductions and exclusions)
				,		
	ry 1 of curren filed for ban		Food Stamps	\$1,095.00		
the date you  For last cale	filed for ban	kruptcy:	Food Stamps	•		
For last cale (January 1 to	filed for ban ndar year: December 3	kruptcy: 31, 2016)	·	\$1,095.00 \$1,971.00		
For last cale (January 1 to	filed for ban ndar year: December 3 st Certain Pay er Debtor 1's Neither De	yments You or Debtor 2' btor 1 nor D	Food Stamps  Made Before You Filed for s debts primarily consume	\$1,095.00 \$1,971.00 Bankruptcy or debts? umer debts. Consumer debts	eare defined in 11 U	J.S.C. § 101(8) as "incurred by an
For last cale (January 1 to Part 3: List.	ndar year: December 3  St Certain Payer Debtor 1's Neither De individual p	yments You or Debtor 2' btor 1 nor D rimarily for a	Food Stamps  Made Before You Filed for s debts primarily consume ebtor 2 has primarily conspersonal, family, or househore you filed for bankruptcy, d	\$1,095.00 \$1,971.00 Bankruptcy or debts? umer debts. Consumer debts		
For last cale (January 1 to Part 3: List.	ndar year: December 3  St Certain Pay er Debtor 1's Neither De individual p  During the No. Yes	yments You or Debtor 2' btor 1 nor D rimarily for a 90 days befo Go to line 7. List below e paid that cre not include	Food Stamps  Made Before You Filed for s debts primarily consume ebtor 2 has primarily consequences personal, family, or househore you filed for bankruptcy, deach creditor to whom you pageditor. Do not include payments to an attorney for the state of t	\$1,095.00 \$1,971.00  Bankruptcy or debts? umer debts. Consumer debts old purpose." id you pay any creditor a total id a total of \$6,425* or more in ints for domestic support obligations bankruptcy case.	of \$6,425* or more n one or more payr ations, such as chil	e? nents and the total amount you ld support and alimony. Also, do
For last cale (January 1 to Part 3: List.	ndar year: December 3  St Certain Pay er Debtor 1's Neither De individual p  During the No. Yes	yments You or Debtor 2' btor 1 nor D rimarily for a 90 days befo Go to line 7. List below e paid that cre not include	Food Stamps  Made Before You Filed for s debts primarily consume ebtor 2 has primarily consequences personal, family, or househore you filed for bankruptcy, deach creditor to whom you pageditor. Do not include payments to an attorney for the state of t	\$1,095.00 \$1,971.00  Bankruptcy or debts? umer debts. Consumer debts old purpose." id you pay any creditor a total id a total of \$6,425* or more ints for domestic support obligit	of \$6,425* or more n one or more payr ations, such as chil	e? nents and the total amount you ld support and alimony. Also, do
For last cale (January 1 to Part 3: List.	ndar year: December 3  Set Certain Pay  Per Debtor 1's Neither De individual p  During the No. Yes  * Subject t	yments You or Debtor 2' btor 1 nor D rimarily for a 90 days befo Go to line 7. List below e paid that cre not include   o adjustment r Debtor 2 o	Food Stamps  Made Before You Filed for seeds primarily consume ebtor 2 has primarily considered you filed for bankruptcy, described for bankruptcy,	\$1,095.00 \$1,971.00  Bankruptcy or debts? umer debts. Consumer debts old purpose." id you pay any creditor a total id a total of \$6,425* or more in ints for domestic support obligations bankruptcy case. Its after that for cases filed on the	of \$6,425* or more none or more payr ations, such as chilor after the date of	e? nents and the total amount you ld support and alimony. Also, do
For last cale (January 1 to	r Debtor 1's Neither Deindividual p During the Yes  * Subject t Debtor 1 o During the	yments You or Debtor 2' btor 1 nor D rimarily for a 90 days befo Go to line 7. List below e paid that cre not include   o adjustment r Debtor 2 o	Made Before You Filed for s debts primarily consume ebtor 2 has primarily consupersonal, family, or househore you filed for bankruptcy, deach creditor to whom you pare editor. Do not include payment payments to an attorney for ton 4/01/19 and every 3 years to both have primarily consure you filed for bankruptcy, described to the second	\$1,095.00 \$1,971.00  Bankruptcy  It debts?  umer debts. Consumer debts  old purpose."  id you pay any creditor a total  id a total of \$6,425* or more in  ints for domestic support obligations bankruptcy case.  is after that for cases filed on a	of \$6,425* or more none or more payr ations, such as chilor after the date of	e? nents and the total amount you ld support and alimony. Also, do
For last cale (January 1 to	ndar year: December 3  Set Certain Pay  Per Debtor 1's Neither De individual p  During the No. Yes  * Subject to During the	wments You or Debtor 2' btor 1 nor D rimarily for a 90 days befo Go to line 7. List below e paid that cre not include   o adjustment r Debtor 2 or 90 days befo Go to line 7. List below e include payr	Food Stamps  Made Before You Filed for s debts primarily consume ebtor 2 has primarily consupersonal, family, or househore you filed for bankruptcy, deach creditor to whom you pareditor. Do not include payment and action and attorney for toon 4/01/19 and every 3 years to both have primarily consumer you filed for bankruptcy, deach creditor to whom you pared actions.	\$1,095.00  \$1,971.00  Bankruptcy  or debts?  umer debts. Consumer debts  old purpose."  id you pay any creditor a total  id a total of \$6,425* or more in  nts for domestic support obligations bankruptcy case.  or after that for cases filed on a  umer debts.  id you pay any creditor a total  id a total of \$600 or more and	of \$6,425* or more none or more payreations, such as chilor after the date of of \$600 or more?	e?  ments and the total amount you ld support and alimony. Also, do adjustment.

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Case number (if known) Debtor 1 leashia R Parnell

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.								
	_ 110								
	Yes. List all payments to an insider.								
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment			
8.	Within 1 year before you filed for bankruptor insider? Include payments on debts guaranteed or cos		yments or transfer a	any property on a	ccount of a de	ebt that benefited an			
	<ul><li>No</li><li>☐ Yes. List all payments to an insider</li></ul>								
	Insider's Name and Address	Dates of payment	Total amount	Amount you	Reason for	this payment			
	made a Name and Address	bates of payment	paid	still owe	Include cred				
Pai	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures							
9.	Within 1 year before you filed for bankrupte List all such matters, including personal injury modifications, and contract disputes.  No Yes. Fill in the details.								
	Case title Case number	Nature of the case	Court or agency		Status of th	e case			
10.	Within 1 year before you filed for bankrupte Check all that apply and fill in the details below  No. Go to line 11.  Yes. Fill in the information below.		erty repossessed, f	oreclosed, garnis	shed, attached	I, seized, or levied?			
	Creditor Name and Address	Describe the Property		Date		Value of the property			
		Explain what happene	d			ргоролту			
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec  No Yes. Fill in the details.	ause you owed a debt?							
	Creditor Name and Address	Describe the action the	e creditor took	Date taker	action was	Amount			
12.	Within 1 year before you filed for bankrupte court-appointed receiver, a custodian, or a  ■ No □ Yes		erty in the possess	ion of an assigne	e for the bene	fit of creditors, a			
Pa	t 5: List Certain Gifts and Contributions								
13.	Within 2 years before you filed for bankrup  ■ No □ Yes. Fill in the details for each gift.	tcy, did you give any gift	s with a total value	of more than \$60	0 per person?	?			
	Gifts with a total value of more than \$600 per person	Describe the gifts		Dates the g	s you gave ifts	Value			
	Person to Whom You Gave the Gift and Address:								

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Case number (if known) Document Debtor 1 leashia R Parnell

4.	Within 2 years before you filed for bankr	uptcy, c	did you give any gifts or contribution	s with a total	I value of more than	\$600 to any charity?
	No					
	Yes. Fill in the details for each gift or c	ontributi	ion.			
	Gifts or contributions to charities that t more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code		Describe what you contributed		Dates you contributed	Value
Pari	6: List Certain Losses					
	Within 1 year before you filed for bankru or gambling?	ptcy or	since you filed for bankruptcy, did y	ou lose anyt	hing because of the	ft, fire, other disaste
	■ No					
	Yes. Fill in the details.					
	Describe the property you lost and how the loss occurred		be any insurance coverage for the lo		Date of your loss	Value of property los
			nce claims on line 33 of Schedule A/B:			
Pari	17: List Certain Payments or Transfers	<b>S</b>				
	Within 1 year before you filed for bankru consulted about seeking bankruptcy or placed any attorneys, bankruptcy petition p	preparir	ng a bankruptcy petition?			erty to anyone you
	□ No					
	Yes. Fill in the details.					
	Person Who Was Paid Address Email or website address		Description and value of any proportransferred	Date payment or transfer was made	Amount o	
	Person Who Made the Payment, if Not Y	'ou	A =		= 100.1=	40.40.00
	Ross H Briggs 1525 E 53rd St. Ste. 423 Chicago, IL 60615 r-briggs@sbcglobal.net		Attorney Fees		5/2017	\$349.00
7.	Within 1 year before you filed for bankru promised to help you deal with your cred Do not include any payment or transfer that  No	ditors o	r to make payments to your creditors		r transfer any prope	erty to anyone who
	Yes. Fill in the details.					
	Person Who Was Paid Address		Description and value of any propertransferred	erty	Date payment or transfer was made	Amount o
	Within 2 years before you filed for bankr transferred in the ordinary course of you include both outright transfers and transfers include gifts and transfers that you have alr	ı <b>r busin</b> s made a	ess or financial affairs? as security (such as the granting of a se			
	Yes. Fill in the details.					
	Person Who Received Transfer Address		Description and value of property transferred		any property or received or debts	Date transfer was made

Person's relationship to you

paid in exchange

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Debtor 1 leashia R Parnell

19.	<ul> <li>Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)</li> <li>No</li> </ul>								
	Yes. Fill in the details.								
	Name of trust Description and value of the property transferred								
Pai	t 8: List of Certain Financial Accounts, Insti	ruments, Safe Deposit	Boxes, and Storage Ur	nits					
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associated to the cooperative of the cooperati	other financial accour	nts; certificates of depo						
	■ No								
	Yes. Fill in the details.								
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer				
21.	Do you now have, or did you have within 1 ye cash, or other valuables?	ear before you filed for	bankruptcy, any safe d	eposit box or other depos	sitory for securities,				
	■ No □ Yes. Fill in the details.								
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		e the contents	Do you still have it?				
22.	Have you stored property in a storage unit or	place other than your	home within 1 year bef	ore you filed for bankrupt	cy?				
	■ No								
	☐ Yes. Fill in the details.  Name of Storage Facility  Who else has or had access  Describe the contents								
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it?  Address (Number, Street, City, State and ZIP Code)		e the contents	Do you still have it?				
Pai	t 9: Identify Property You Hold or Control fo	or Someone Else							
23.	Do you hold or control any property that some for someone.	eone else owns? Inclu	ude any property you bo	orrowed from, are storing	for, or hold in trust				
	■ No □ Yes. Fill in the details.								
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		e the property	Value				
Pai	t 10: Give Details About Environmental Infor	mation							
For	the purpose of Part 10, the following definition	ns apply:							
	Environmental law means any federal, state, of toxic substances, wastes, or material into the regulations controlling the cleanup of these s	air, land, soil, surface	e water, groundwater, o						
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.								

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

hazardous material, pollutant, contaminant, or similar term.

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Debtor 1 leashia R Parnell

24.	Has	any governmental unit notified you that	you may be liable or potentially liable	unc	der or in violation of an environm	ental law?			
		Yes. Fill in the details.							
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice			
25.	Hav	e you notified any governmental unit of	any release of hazardous material?						
	■ No □ Yes. Fill in the details.								
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice			
26.	Hav	e you been a party in any judicial or adn	ninistrative proceeding under any envi	ironr	mental law? Include settlements	and orders.			
	■ No □ Yes. Fill in the details.								
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ture of the case	Status of the case			
Par	t 11:	Give Details About Your Business or	Connections to Any Business						
27.	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?								
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time								
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)								
		☐ A partner in a partnership							
		☐ An officer, director, or managing ex	ecutive of a corporation						
		☐ An owner of at least 5% of the voting	g or equity securities of a corporation						
		No. None of the above applies. Go to F	art 12.						
		Yes. Check all that apply above and fill	in the details below for each business	S.					
		siness Name	Describe the nature of the business		Employer Identification numbe				
	Address (Number, Street, City, State and ZIP Code)  Name of accountant or bookkeeper  Dates business existed								
28.		nin 2 years before you filed for bankrupt itutions, creditors, or other parties.	cy, did you give a financial statement t	to ar	nyone about your business? Incl	ude all financial			
	■ No □ Yes. Fill in the details below.								
	Name Address (Number, Street, City, State and ZIP Code)								

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Part 12: Sign Below
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I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both

	bankruptcy case can .C. §§ 152, 1341, 1519	result in tines up to \$250,000, or imprisonment for up to 20 years, or both. 9. and 3571.
/s/ lo	ashia R Parnell	
leashia R Parnell		Signature of Debtor 2
Signa	ture of Debtor 1	
Date	May 22, 2017	Date
Did yo	u attach additional p	ages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
■ No		
☐ Yes		
Did yo	u pay or agree to pay	someone who is not an attorney to help you fill out bankruptcy forms?
■ No		
П Уас	Name of Person	Attach the Rankruntcy Petition Prenarer's Notice Declaration and Signature (Official Form 119)

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation	
\$245	filing fee	
\$75	administrative fee	
+ \$15	trustee surcharge	
\$335	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$349.00 toward the flat fee, leaving a balance due of \$3,651.00; and \$349.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

  Date: May 22, 2017

Signed:

leashia R Parnell

Ross H. Briggs MBE #31633 #2709

Attorney for the Debtor(s)

Debtor(s)

Do not sign this agreement if the amounts are blank.

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court Northern District of Illinois**

In re	leashia R Parnell		Case No.		
		Debtor(s)	Chapter	13	
	DISCLOSURE OF COMP	PENSATION OF ATTOR	RNEY FOR DE	EBTOR(S)	
c	cursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the e rendered on behalf of the debtor(s) in contemplati	filing of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to	
	For legal services, I have agreed to accept		\$	4,000.00	
	Prior to the filing of this statement I have receive			349.00	
	Balance Due		\$	3,651.00	
2. T	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. T	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4. I have not agreed to share the above-disclosed compensation with any other person un			unless they are mem	bers and associates of my law firm	
[	☐ I have agreed to share the above-disclosed comp copy of the agreement, together with a list of the				
5. I	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
b c	<ul> <li>Analysis of the debtor's financial situation, and re</li> <li>Preparation and filing of any petition, schedules,</li> <li>Representation of the debtor at the meeting of cre</li> <li>[Other provisions as needed]</li> <li>All legal services required pursuant to</li> </ul>	statement of affairs and plan which ditors and confirmation hearing, an	may be required; and any adjourned hea		
6. E	By agreement with the debtor(s), the above-disclosed	d fee does not include the following	service:		
		CERTIFICATION			
	certify that the foregoing is a complete statement of ankruptcy proceeding.	f any agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in	
Ma	ay 22, 2017	/s/ Ross H. Briggs			
Da	ite	Ross H. Briggs M Signature of Attorne Ross H Briggs, A 1525 East 53rd St Chicago, IL 60615 773-220-7007 Fa r-briggs@sbcglol	y ttorney At Law treet, suite 423 5 x: 773-353-1664		

#### **United States Bankruptcy Court** Northern District of Illinois

In re	leashia R Parnell		Case No.		
		Debtor(s)	Chapter _	13	
	VERIFICATION OF CREDITOR MATRIX				
		Number of C	Creditors:	14	
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.				
Date:	May 22, 2017	/s/ leashia R Parnell leashia R Parnell Signature of Debtor			

Allied Collection Services 3080 South Durango Drive Suite 208
Las Vegas, NV 89117

Andrell Holmes 18219 Kostner Ave Tinley Park, IL 60477

City of Chicago Department of Finance P.O. Box 88292 Chicago, IL 60680-1292

City of Country Club Hills 4200 W Main Street Country Club Hills, IL 60478

Corinthian Colleges Inc 6 Hutton Centre Dr #400 Santa Ana, CA 92707

Credit One Bank Na Po Box 98873 Las Vegas, NV 89193

Ill Dept of Employment Security PO Box 19286 Springfield, IL 62794

Illinois Tollway P.O. Box 5201 Lisle, IL 60532

Midland Funding Attn: Bankruptcy Po Box 939069 San Diego, CA 92193

Navient Attn: Bankruptcy Po Box 9500 Wilkes-Barr, PA 18773 Sallie Mae Attn: Navient Po Box 9500 Wilkes-Barr, PA 18873

Santander Consumer USA Po Box 961245 Ft Worth, TX 76161

Sprint Nextel Correspondence Attn: Bankruptcy PO Box7949 Overland Park, KS 66207-0949

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